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PUB
3-4-02
Docket No. 52275-00009USPX

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marko SCHUBA et al.) Group Art Unit: not assigned

Serial No.: not assigned) Examiner: not assigned

Filed: herewith)

For: INITIATION OF AN ELECTRONIC PAYMENT TRANSACTION

To the Commissioner for Patents
BOX PATENT APPLICATION
Washington, D.C. 20231

CERTIFICATE OF MAILING

EXPRESS MAIL LABEL NO. EL525018788US

DATE OF DEPOSIT: AUGUST 23, 2001

I hereby certify that this correspondence is being deposited with the United States Postal Service as EXPRESS MAIL in an envelope addressed to: Commissioner for Patents, BOX PATENT APPLICATION, Washington, D.C. 20231

PRINTED NAME: DOROTHY MACKINNON

Dorothy MacKinnon
Signature

Dear Sir:

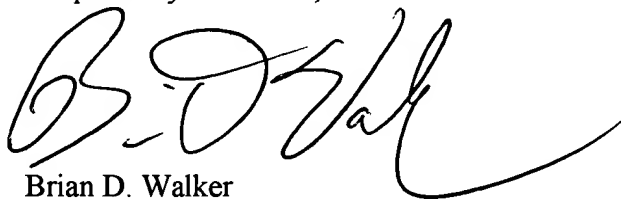
INFORMATION DISCLOSURE STATEMENT

In accordance with Applicant's duty under 37 C.F.R. § 1.56 and 1.97, Applicant hereby submits the attached form PTO-1449 (modified) which lists art cited. The art listed therein, while of some relevance, is not necessarily considered to teach or suggest any aspect of the invention described and claimed in the above-identified patent application. This statement is also not to be construed as a representation that a search has, or has not, been conducted or that no better art exists. Rather, this statement discloses only the best art of which the Applicant is aware.

In considering the art set forth below, it may be noted by the Examiner that certain of the references may contain markings, underlinings or other notations. These markings or notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the references. Any such markings were either present on the copies of the references obtained by Applicant, or were made thereon during the study of the references by the Applicant and/or his attorneys.

The Examiner is respectfully requested to consider each of the cited references, indicate such consideration by initialing each reference on the enclosed Form PTO-1449 (modified) and return a copy of the same with the next communication to the Applicant. For the convenience of the Examiner in considering the references, copies of the cited references are enclosed with this communication.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "B.D. Walker", with a long, sweeping horizontal stroke extending to the right.

Brian D. Walker
Reg. No. 37,751

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Form PTO-1449 Modified List of Patents and Publications Cited by Applicant (Use several sheets if necessary) U.S. Patent Department of Commerce Patent and Trademark Office	Docket No.: 52275-00009USPX	Serial N .: not assigned
	Applicants: Marko SCHUBA et al.	
	Filing Date: herewith	Group: not assigned

09/93539
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U.S. PATENT DOCUMENTS

Examiner Initial		Document No.	Date	Name	Class	Subclass
	A-1	6,026,166	Feb. 15, 2000	LeBourgeois	380	25
	A-2	5,883,810	Mar. 16, 1999	Franklin et al	364	479.02

FOREIGN PATENT DOCUMENTS

Examiner Initial		Document No.	Date	Country	Translation	
					Yes	No
	B-1	EP 0813325 A2	Dec. 17, 1997	EPO	X	
	B-2	WO 98/54943	Dec. 10, 1998	PCT	X	
	B-3	WO 99/23617	May 14, 1999	PCT	X - abstract	
	B-4	WO 98/40809	Sep. 17, 1998	PCT	X	

OTHER DOCUMENTS

Examiner Initials		Author, Title, Date, Pertinent Pages, Etc.
	C-1	European Search Report, App. No. 00118543.8-2207-, Mar. 14, 2001, pp. 1-3

Date Examined:	Examiner:
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